



DEPARTMENT OF COMMERCE AND INSURANCE

P.O. Box 690, Jefferson City, Mo. 65102-0690

In the Matter of:)	
)	
Tucker L. Parrish,)	Case No. 2306020747C
)	
Respondent.)	

CONSENT ORDER

Chlora Lindley-Myers, Director of the Missouri Department of Commerce and Insurance, takes up the above matter for consideration and disposition. The Consumer Affairs Division, through counsel, Rachel Jones, Senior Counsel, and Tucker L. Parrish, through counsel, T.J. Kirsch, have reached a settlement in this matter and have consented to the issuance of this Consent Order.

1. Chlora Lindley-Myers is the duly appointed Director of the Missouri Department of Commerce and Insurance (“Director” of the “Department”) whose duties, pursuant to Chapters 374 and 375 RSMo,¹ include the supervision, regulation, and discipline of insurance producers.

¹ All civil statutory references are to the Revised Statutes of Missouri (2016) unless otherwise noted.

2. The Consumer Affairs Division of the Department (“Division”) has the duty of conducting investigations into the unfair or unlawful acts of insurance producers and companies under the insurance laws of this state and has been authorized by the Director to initiate this action before the Director to enforce the insurance laws of this state.

3. Tucker L. Parrish has a mailing, residential, and business address of 1607 N. Pin Oak Blvd., Columbia, Missouri 65202.

4. On December 2, 2019, the Department issued a resident insurance producer license (Missouri License No. 3000732138) to Tucker L. Parrish (“Parrish”). On October 24, 2022, Parrish signed a Voluntary License Surrender Form, and the Director entered a Voluntary License Surrender Order as to Parrish on October 26, 2022.

5. The Division seeks to discipline Respondent Parrish’s resident insurance producer license, as indicated below.

Parrish License Application

6. On July 9, 2021, Parrish took a licensing examination administered by Pearson Vue under the name Russell Carl Watts (“Watts”). Parrish presented a Missouri Driver License (“License”) as identification to take the licensing examination. The License contained Parrish’s photo, but was issued under Watts’ name and to Watts.

7. Pearson Vue takes individual photos of test takers prior to administering licensing examinations. Prior to the licensing examination, Pearson Vue took a photo of Parrish, which appeared on the examination result.

8. On or about July 26, 2021, Parrish applied for another Missouri Insurance Producer License under Watts' name, with a residential, business, and mailing address of 117 W. 20th St., Unit 906, Kansas City, Missouri, 64108 listed on the application.

9. The application includes the following attestation:

I hereby certify that, under penalty of perjury, all of the information submitted in this application and attachments is true and complete. I am aware that submitting false information or omitting pertinent or material information in connection with this application is grounds for license revocation or denial of the license and may subject me to civil or criminal penalties.

10. The Department issued an insurance producer license (Missouri License No. 3001410264) in Watts' name effective July 26, 2021, with an expiration date of January 17, 2024.

11. After Parrish obtained another insurance producer license, this time in Watts' name, the Compliance and Investigation Bureau ("CIB") of the Missouri Department of Revenue ("DOR") notified the Department that it was conducting an investigation of Parrish for fraudulent activity in regard to a Missouri Driver License. CIB's investigative report indicated that on or about June 24, 2021, Parrish entered the Macon County License Office and used Watts' Social Security Card to obtain a Non Real ID Class F Missouri Driver License in Watts' name and with Watts' home address. During the course of the investigation, investigators discovered that Watts and Parrish know each other and are cousins, and that Watts was aware that Parrish used his Social Security Card to obtain the License.

12. Department special investigators compared photos from Parrish's 2019 Pearson Vue licensing examination results² with the photo on Watts' July 9, 2021 examination result, and confirmed that all photos were of the same individual.

Parrish Subpoena to Appear and Answer Questions

13. The Department sent Parrish a Subpoena and Subpoena Duces Tecum requiring his presence at the Department on September 14, 2022, at 2:30 p.m., to answer questions regarding the licensing examination he took at Pearson Vue on July 9, 2021, and the July 26, 2021, Resident Producer License Application he submitted to the Department. The Department also requested that Parrish produce proof of identification, evidence of his Social Security Number, and proof of examination registration from Pearson Vue of testing. Parrish did not appear for the subpoena conference, and did not produce the subpoenaed documents. Through his attorney, Parrish requested that he be allowed to voluntarily surrender his insurance producer license in lieu of reporting to the Department for the conference.

14. Parrish entered into a voluntary surrender agreement with the Department thereafter.

Relevant Provisions of Law

15. Section 375.141, an insurance law, provides in relevant part:

1. The director may suspend, revoke, refuse to issue or refuse to renew an insurance producer license for any one or more of the following causes:

² Parrish took two examinations prior to his initial licensure under his own name. He failed his first examination on October 26, 2019, and passed his second examination on October 29, 2019.

(1) Intentionally providing materially incorrect, misleading, incomplete or untrue information in the license application; [or]

* * *

(3) Obtaining or attempting to obtain a license through material misrepresentation or fraud[.]

16. Parrish's producer license is subject to discipline on the following grounds:
- a. Parrish intentionally provided materially incorrect, misleading, incomplete, or untrue information in the license application, in that he represented himself as Watts when completing a licensing examination and application for the purpose of obtaining a license in Watts' name, in violation of § 375.141.1(1).
 - b. Parrish obtained a license through material misrepresentation or fraud when he represented himself as Watts during a license examination and application for the purpose of obtaining a license in Watts' name, in violation of § 375.141.1(3).

17. Parrish admits to the facts alleged by the Division and outlined in this Consent Order.

18. Parrish agrees that these facts constitute grounds to discipline his insurance producer license pursuant to § 375.141.1(1) & (3).

19. Parrish acknowledges and understands that he has the right to consult counsel at his own expense, and has retained T.J. Kirsch as his attorney.

20. Parrish further acknowledges that he has been advised that he may, either at the time the Consent Order is signed by all parties, or within fifteen (15) days thereafter,

submit the Consent Order to the Administrative Hearing Commission for determination that the facts agreed to by the parties to the Consent Order constitute grounds for disciplining his insurance producer license.

21. Except as provided in paragraph 20, above, Parrish stipulates and agrees to waive any rights that he may have to a hearing before the Administrative Hearing Commission or the Director and any rights to seek judicial review or other challenge or contest of the terms and conditions of this Consent Order and forever releases and holds harmless the Department, the Director, her agents, and the Division from all liability and claims arising out of, pertaining to, or relating to this matter.

22. Parrish acknowledges and understands that this Consent Order is an administrative action and will be reported by the Department to other states. Parrish further acknowledges and understands that this administrative action should be disclosed on future applications and renewal applications and that it is his responsibility to comply with the reporting requirements of each state in which he is licensed.

23. Each signatory to this Consent Order certifies by signing that he or she is fully authorized, in his or her own capacity, or by the named party he or she represents, to accept the terms and provisions of this Consent Order in their entirety, and agrees, in his or her personal or representational capacity, to be bound by the terms of this Consent Order.

Conclusions of Law

24. The allegations raised by the Division, and admitted herein by Parrish, are grounds to discipline Parrish's insurance producer license pursuant to § 375.141.1(1) & (3).

25. The Director is authorized to settle this matter and issue this Consent Order in the public interest pursuant to §§ 374.046, 621.045, and 536.060.

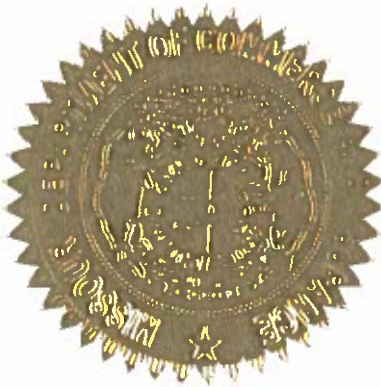
26. The terms set forth in this Consent Order are an appropriate disposition of this matter and entry of this Consent Order is in the public interest.

ORDER

IT IS ORDERED THAT the insurance producer license of Tucker L. Parrish, (Missouri License No. 3000732138) is hereby **REVOKED**.

SO ORDERED, SIGNED AND OFFICIAL SEAL AFFIXED THIS 25th **DAY**
OF October, 2023.


CHLORA LINDLEY-MYERS, Director
Missouri Department of Commerce and
Insurance



CONSENT AND WAIVER OF HEARING

The undersigned persons understand and acknowledge that Tucker L. Parrish may have a right to a hearing but that Tucker L. Parrish waives the hearing and consents to the issuance of this Consent Order.

Tucker Parrish

Tucker L. Parrish
1607 N. Pin Oak Blvd.
Columbia, Missouri 65202
Applicant

9/30/2023

Date

~~_____
Counsel for Respondent
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Date

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10/04/2023

Date